

15. (New) The system of claim 12, further comprising an accounting server that implements an accounting application to handle accounting related to the received transaction request.

16. (New) The system of claim 12, wherein the main control unit interfaces with an application transaction system that submits the transaction request to the application server.

17. (New) The system of claim 16, wherein the application transaction system interfaces with the database access engine to access data for the associated banking transaction.

18. (New) The system of claim 12, wherein the formatter interfaces with a transaction definition table that defines the input fields for each banking application, and stores converted data into a transaction field table.

#### REMARKS

The status of the application is as follows. Claims 1-11 were rejected under 35 U.S.C. 112(2) as being indefinite for failing to particularly point out and distinctly claim the subject matter of the invention, as well as being incomplete for omitting essential structural cooperative relationships of elements. Claims 1-11 were also rejected under 35 U.S.C. 102 (e) as being anticipated by Zeanah et al., U.S. Patent No. 5,933,816 ("Zeanah").

Applicant has herein cancelled original claim 1-11 and added new claims 12-18. No new

matter is believed added. Applicant respectfully submits that new claims 12-18 are not anticipated by Zeanah. Zeanah does not, inter alia, disclose a system with "a plurality of banking databases," "a main control unit that associates the transaction request with one of the plurality of banking applications," and a "a database access engine that allows each banking application to access each banking database through a common interface."

In light of these, as well as other deficiencies, Applicant submits that the claims are allowable over the art of record, and are therefore in condition for allowance. Should the Examiner believe that anything further is necessary, the Examiner is invited to contact Applicant's representative at the number listed below.

Respectfully submitted,  
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